


CAMERON JEFFERSON; Consumer
ESTATE OF CAMERON JEFFERSON; Consumer
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DISTRICT OF MARYLAND
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IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF MARYLAND

CAMERON JEFFERSON; *Consumer*;
ESTATE OF CAMERON JEFFERSON;

Consumer, Prosecutor
vs.

SELECT PORTFOLIO SERVICES;
BWW LAW GROUP LLC;
Respondent(s) Debtors

CASE NO:

CFPB Case Numbers;

#170123-000868,170123-000869

TDC 17 CV 0243

CONSUMER ENFORCEMENT ACTION

This is an Enforcement Action of Judgment by a federal Consumer supported by the federal financial consumer laws, and not a civil complaint governed under civil rules of procedure. The action is more of a Judicial Review for ratification of the enclosed Consent Order Decree and Judgment.

INTRODUCTION

The Consumer, *Prosecutor*, and *Petitioner*, brings this federal Enforcement Action under Article III, Section II, of the Constitution for the United States of America, codified in the several consumer financial protection laws, Fair Debt Collection Practices Act, Fair Credit Reporting Act, Sherman Act, Clayton Act, and other federal and international laws. This is not a civil action but an Enforcement Action proceeding in some aspects under the common law.

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CONSUMER ENFORCEMENT ACTION
CONSENT ORDER & JUDGMENT

The Consumer may be deemed an *entity*, instrumentality of the United States defined in 28 USC§3002(15)(b)(c). The standing to bring this Enforcement Action is well founded. Multiple injuries have been sustained by the consumer which are concrete and particularized, actual and imminent. Each of the injuries are traceable directly, indirectly to the defendant(s), respondent's illegal intentional acts, behavior and a favorable enforcement action, judicial review, ratification of the enclosed Consent Order and Decree will likely redress those injuries and crimes.

JURISDICTION & VENUE

This Court has original and exclusive jurisdiction under 28 USC§1331 as it presents a "*federal question*" to which the United States is a party. Additionally, the court and the consumer has jurisdiction under 15 USC§1692 *et, al*, Fair Debt Collection Practices Act, 15 USC§1681, *et, al* Fair Credit Reporting Act, and under the Commerce and Trade Act, 15 USC, Chapter §41.

Venue is proper pursuant to 28 USC§1391(b)(1)(2)(3) and (c)(1)(2)(3), defendants reside and do business in this District. 28 USC§100.

JUDICIAL REVIEW

A request for Judicial Review under the Administrative Procedures Act, 5 USC§702, §703 and §704, is in needed to ratify the Consent Order and Judgment entered by the Consumer herein. Injunctive Relief is codified within the Fair Debt Collection Practices Act, §1692c and §1692g(a) respectively, but also is available under Fed. Rule §65.

This duly constituted court as well the consumer enjoys concurrent subject matter and personal jurisdiction over each respondent and its

behavior and conduct. Respondents reside and transact business in this district. The Declaratory Judgment Act, 28 U.S.C. §§2201-2202, applies to this enforcement action.

DEFENDANT DEBTORS

The parties, indispensable, or otherwise to this enforcement action are as follows:

Respondent **"SELECT PORTFOLIO SERVICES"** (hereinafter **"SPS"**) is a foreign Salt Lake City Utah corporation who resides and transacts business in the State of Maryland.

SPS offers services such as debt collection, management US receivables, debt collection pertaining to consumers. SPS is subject to federal consumer laws and is a debt collector defined in 15 USC§1692a(6), collecting alleged debts, §1692a(5) and deemed a financial institution, person, under Title 15 USC§, Chapter §41, Commerce and Trade Act.

Respondent **"BWW LAW GROUP LLC"** (hereinafter **"BWW"**) is a Maryland limited liability company and not a corporation. BWW is a legal group of attorneys barred by federal law from impersonating an attorney to consumers whom it is subject to. BWW is a debt collector defined in 15 USC§1692a(6) and collects alleged debts on behalf of others, §1692a(5). BWW is also deemed a financial institution, person subject to Title 15 USC§, Chapter §41, Commerce and Trade Act.

FACTUAL HISTORICAL CLAIMS

Debtor, Select Portfolio Servicing, on December 23, 2013, began illegally communicating with the consumer using the US Mail. SPS's first communication with the consumer alone was a violation of the FDCPA,

as it failed to obtain prior consent, or permission from a competent court of jurisdiction. SPS submitted over the last years or more, multiple demands for payment of alleged debts the debtor claims is owed to them, other party.

The debtor SPS, sent documents impersonating bank statements with various categories such as a principal amount, interest, other charges. *see*, “**Exhibit A**”. Select Portfolio Inc, formerly known as Fairbanks Holdings, Fairbanks Capital was owned in part by PMI Group Inc.

SPS, asserts the consumer owes what appears to be some four-legged named party, octopus referred to as Wells Fargo Bank, National Association as Trustee f/b/o/ holders of Structured Asset Mortgage Investments II Inc, Bear Stearns Mortgage Funding Trust 2006-AR4, Mortgage Pass-Through Certificates, Series 2006-AR4 (c/o SPS, PO Box 65250, Salt Lake City, Utah 84165)

This octopus of non-legal character, is not a legal person, but a scam paper creation hiding a scheme of securitization that previous debt collectors may have used the consumer's identity to reap enormous profits. Since incorporated in United States, SPS and any of its parent corporations, subsidiaries, are vessels of the United States, liable for any federal financial consumer laws it, or any of its assigns, contractors, such as LLC's, attorneys, others commit.¹

¹ The consumer Cameron Jefferson is not a “resident, inhabitant, nor citizen” of the State of Maryland and therefore not subject to its jurisdiction, taxes and private laws.

The consumer transaction SPS refers to is an alleged transaction it claims transpired between the consumer and creditor on October 26, 2006.

The documentation SPS presented to the consumer names Bear Stearns Residential Mortgage Corporation, a Delaware Corporation and no other party. There is no mention of SPS, or any other party on third party documentation.

SPS is not a party to the transaction and it unknown where SPS obtained the documentation, or whether such documentation is authentic or organic. However, what is factual, is the that SPS could not have come into possession of any documentation, transaction, data, or other personal confidential information of the sovereign consumer. Unless it did so illegally and criminally, from some third party not known to the consumer. Consequently, possession of illegally obtained monetary instruments, property of a consumer, sovereign entity, without prior knowledge or consent, is a willful violation of federal law. §1692(c)

It is also the *crime* of Identity Theft as defined in 18 USC§1022.3(h), 18 USC§1029a, other federal crimes. It is clear that SPS obtained the copies of the alleged debts from a source not hired by the consumer as a creditor, and or a person in the illegal business of counterfeiting. The forging, fabrication, manufacturing of a “*foreign instrumentality*”, using the identity of the *consumer*, can be a serious crime.

Moreover, a consumer is entitled to significant actual damages to which as an independent judicial body, has the power, authority referred to as a “Private Right of Action” to adjudicate such illegal behavior and

conduct. It becomes obvious that, in a legitimate *consumer transaction*, there is a *principal* and a debt(or) in the form of interest, other charges. The consumer, no doubt would be the *principal* and the creditor, the *debtor* who incurred the debt and liability.

It should also be noted such debts would be Obligations of the United States. *see*, Title 18 USC§8, §471. It appears this criminal cabal, colony and debtor ants, inhabitants, who are limited, restricted and confined to their territories as they should be. Since having rogue residents, (debt collectors), inhabitants roaming around in *places*, as opposed to their limited intrastate territories, possessed and contained by the State.

Instead this colony of inhabitants is posing a serious threat to consumers, Landlords, owners living on Planet Earth enjoying the agriculture and natural resources within Maryland. Safeguarding the nation, natural persons from these invasive species is not becoming an issue of national security, requiring extermination of these termites who have seized upon the Land of the consumer by criminal means.

Returning to the issue at hand, from the nearly four years of criminal invasion of privacy, abuse, oppression, harassment, Domestic Violence, all prohibited by the federal Constitution and codified with subsection §1692d, FDCPA. The physical threat, abuse, threats to seize, dispossess, disable from the consumer, his Land, home, estate, assets, accounts, money owed him. By force, violence, threat of arms, using local armed agencies of a corporate State, Police, Sheriffs and impersonating so called court of competent jurisdiction. §1692f(6)

The American Consumer, people, is left with no alternative but to forevermore, terminate this debt gang once and for all. The provision of the FDCPA, §1692(d), was specifically codified to reflect the Constitutional protection from "Domestic Violence", Article IV, Section 4. The wording the Congress used in this passage was as for the most part as follows;

A debt collector may not engage in any conduct the **natural consequence of which is to harass, oppress, or abuse any person in connection with the collection of a debt.** *Without limiting the general application* of the foregoing, the following conduct is a violation of this section:

(1) The use or threat of use of violence or other criminal means to harm the physical person, reputation, or property of any person.

(2) The use of obscene or profane language or language the natural consequence of which is to abuse the hearer or reader.

(3) The publication of a list of consumers who allegedly refuse to pay debts, except to a consumer reporting agency or to persons meeting the requirements of section §1681a(f) or §1681b(3) [1] of this title.

(4) The advertisement for sale of any debt to coerce payment of the debt.

(5)

The Congresses language is clear here, without the profanity and obscenities contained in debtors use of legalese, a foreign language based on verse, without virtue. Whenever a consumer, who is just a legal face of Man, Woman, family, is terrorized by masked criminals wearing hoods.

Those hoods being in the form of *limited liability companies* which are purchased off the black market within a State, for a few hundred dollars with a smart phone and a gift card for payment. In which such hooded company's ownership, investors, members, citizens, stakeholders are purposefully concealed to avoid detection, legal obligations, duties,

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which include damages it may cause significantly cause, including crimes against a *consumer*, or the state.

The time has come to take aggressive and decisive action against all parties, participants and enablers of this dangerous cult. It becomes alarming to the consumer, how an unincorporated, unregistered financial institution engaged in interstate commerce, entering the United States, foreign commerce, with limited liability against any claims, debts and taxes, can be a weapon commonly used by attorneys who are prohibited from engaging in federal debt collection in any manner whatsoever.

Yet, these companies who are in fact formed under the laws of the State of Maryland, meaning they are employees, extensions of the State, are operating with impunity, in a destructive criminal way. How any corporation, company, association, or any other entity can be an insolvent debtor, with limited liability for any crime, tort it can commit, is even lawful. Legal would be another story, as legally it is obvious that anything goes. Whether that be the case or not, it is the duty and obligation of the United States, States to police commerce to ensure the safety of the consumers who finance, fund and are the creators of much of the wealth of the country.

This issue is of great importance when a legal thug cloaked, dressed in a masked in the form of a limited liability company. Has illegally and criminally acquired, without authorization. Thus, has in its possession, a consumer's personal identity, other confidential data, it acquired from some underground theft identity ring. This cabal also appears to be in possession of an instrumentality of the consumer, United States, the

consumers Social Security Account Number. This consumer account and estate is managed by the federal government, Social Security Administration, United States Treasury, both United States of America.

Now, after several years of harassment by SPS's incompetence and failure to convince the *consumer*, at every turn. That it was somehow related, moreover, entitled to an alleged debt initially owed to Bearn Sterns, executed in October 2006. SPS in its unsophisticated scam, spends very little time addressing the principal amount(s) that would be due the consumer deriving from both the alleged Note, Mortgage and Credit Application.

The principal amounts, in other words the "sum" (con"sum"er) due the consumer of each alleged instrument based on the face amount of the credit application, note and mortgage instruments are \$546,400.00, each. Being that SPS, others allege a consumer *account* exists, which is defined in 15 USC§1693(a), Fair Credit Reporting Act.

An ***account*** means a defined as demand deposit, savings deposit, or other asset account (other than an occasional or incidental credit balance in an open end credit plan as defined in section §1602(i) [1] of this title), as described in regulations of the Bureau, established primarily for personal, family, or household purposes, **but such term does not include an account held by a financial institution pursuant to a bona fide trust agreement;**

A few obvious facts about the definition of an account, which in SPS, others allege, is that it is an asset deposit by the consumer. Next, the

term account clearly excludes, an account held by a *financial institution* pursuant to a bona fide trust agreement.

Well that's interesting, as SPS, has been claiming to the foreign state, consumer that a Mortgage, which would be a commercial transaction is at the heart of this consumer transaction. However, the federal law is clear that a bona fide Trust Agreement would be exempt from the definition of *account*. The document SPS markets is a Deed of Trust complete with Trustee's who would be nothing more than debt collectors.

Third, SPS presented through the US Mail tens of pages of alleged bank statements referring only to an alleged Mortgage transaction, with no reference at all to the credit application, or Promissory Note. We are sure SPS would know since it is a financial institution subject to all federal consumer financial laws, that in a legitimate consumer transaction which of course SPS's bogus transaction does not qualify for. A Mortgage is merely a subsequent transaction to the *credit application* and Note, which SPS relies upon a least sophisticated consumer to be ignorant of.

Being that there is only one consumer account all three of these instrumentalities belonging to a consumer would deposit as an asset, it becomes clear, SPS is engaged in serious high crimes, bank fraud, wire fraud, unauthorized wire transfers, theft, other illegal civil behavior and conduct.

Crime of Conversion of Private Property

Interestingly, without the consent, authority of the maker, owner, principal, somehow SPS, others managed also to fabricate, manufacture a document called an Assignment. *see*, “**Exhibit B**”.²

In a legitimate consumer transaction, a creditor is merely a servant, employee of its creator, the Consumer. For example, for a creditor to get the job with a consumer, the consumer must exercise its “right” to be *extended* credit which is due it, then once granted, the creator is hired by the consumer to manage its account and assets deposited into said account.

A creditor, is merely an agent of the consumer and does not exist outside of the existence of a consumer. Somehow, some fairytale has been perpetrated to give the illusion that a bank, creditor is higher than its *creator* the Consumer. Consequently, this scam and *pseudo reality* has run its conning course. The real Truth resides in the consumer’s protective laws which will shed light on these crimes committed by SPS, others.

The Truth in Lending Act, (TILA) 15 USC§1601, Regulation Z, is the foundation of all consumer transaction, including those involving principal dwellings, residences, even mortgage loans which is not applicable here.

² This Alice in Wonderland illusion perpetrated by legal wordsmiths like debtor attorneys, that banks loan money, used to purchase property has caused a serious mental illness amongst debt collectors. The facts are sufficient at this point to determine the entire banking scam was to steal American Land criminally by using defective ritualistic legal jargon which should have, should result in imprisonment. The foreign lawfully admitted for permanent residents, should be deported from the United States. Complaint has been filed with the Department of Homeland Security and is currently being investigated.

The Truth in Lending makes clear who the true Lender, creditor and principal would be in any consumer transaction and to the surprise of SPS, would not be them. Nor would it be Bear Stearns who would be at best a credit subordinate to the consumer, principal, but even then, a creditor is nothing more than a debt collector.

Nonetheless, referring to the criminal Assignment proffered by SPS, such document is easily deemed forged once SPS reads, Regulation Z, section §1029.2(a)(17)(2), makes clear such assignment is entirely without merit.

Specifically, this section spells out that the obligation must be made initially payable to that person. (Bear Stearns Resident Mortgage Corporation) In other words, the only creditor is the debtor named on the consumer's foreign instrument. This is just pertaining to debt (interest) that would be owed a *creditor* (debtor) and not the *principal* amounts due its *creator*.

In addition to this, any *legitimate* Assignment, would also fail per the FTC Holder Rule, 16 CFR§433.2.

Once SPS, failed to force this scam upon the consumer since December 23, 2013. It sought the assistance of another legal company BWW Law Group, ("BWW") which is as colony of debt sophisticated legal debt collectors.

Just like SPS, BWW is just as restrained from communicating with the consumer, as SPS. The selling, sharing, transfer, assigning of debt, especially a fabricated, manufactured debt, violates federal law, FDCPA, §1692c(b). Both "SPS and BWW" are exchanging counterfeit foreign

instruments, bearing the consumers identity, account number and assets.

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BWW Debt Collection Involvement

“BWW” began its turn to criminally harassing, abusing, soliciting the consumer, using the US Mail, by sending a series of unintelligible, legal, pornographic, profane and obscene letters. BWW sent its first letter on July 22, 2015. BWW is a legal attorney group, who moonlights as its principal place of business, the collection of debts. §1692(a)(5)(6). BWW’s behavior and conduct was even more incompetent, corrupt and criminal, than SPS. A copy of BWW’s first letter is attached hereto as “**Exhibit C**”.

The letter from debtor BWW is decorated with federal language required to be sent a foreign state, consumer, regarding debt collection outside of intrastate commerce. BWW does not speak for any legitimate creditor hired by the consumer.

But only speaks as to the hearsay SPS pasted together with its cut and pasted bogus debt instruments. BWW demands to paid the entire principal belonging to a principal consumer in a legitimate consumer transaction of **\$843,706.78**.³

The consumer responded on August 8, 2015, by issuing a federal notice challenging the authority of BWW, SPS and lawfully, judicially serving notice to its debt collectors. A consumer is recognized by the Congress, as having the judicial authority and power to issue rulings,

³ When a consumer issues any type of communication to a subordinate debtor, debt collector, including any Dispute of Debt. Such dispute has the effect of Challenge to Jurisdiction under 28 USC§1331, federal question. At this point a debt is mandatorily obligated to bring any action to collect on a debt involving real property in compliance with 15 USC§1692i.

judgment in compliance with the FDCPA, other federal consumer laws. This is referred to as a Private Right of Action which is law under Article III, Section II, federal Constitution. see, **“Exhibit D”**

The language of a Consumer, America is the English language, or what is known as “Prose”. “Prose” is defined as ordinary speech or writing, without metrical structure such as verse, legalese. The United States of America, also passed an Executive Order, §13563, §12866, §12988, which is the Plain Writing Act of 2010.

The *consumer* is quite sure, BWB is aware that communication with a consumer, is the same as communicating with an entity of the United States of America. see, 28 USC§3002(15).

BWB, is fully aware that it is subject to the foreign states, consumer’s jurisdiction and laws, as its dunning letter refers to this fact. Therefore BWB, acknowledges the consumer’s preemption Supremacy to any state laws, but the initial notice demonstrates completely how criminal conduct and behavior from those of the legal society has surpassed a civil tolerance.

BWB’s bogus, fabricated letter, asserts a Default of the same non-debt SPS tried to convince the consumer was owed. The more sophisticated criminal legal religious members, attorney provide even more evidence that it is engaging in some underground covert, consumer scam whereby the foreign instrument owned by the principal. (consumer) Was traded, sold, shared, invested in an international mortgage backed security scheme without the consent, knowledge of the consumer. see, **“Exhibit E”**

In any legitimate consumer transaction, the principal would be entitled to compensation, payment for use of its estate, instrumentality, name, trademark, signature and secured status.

This is the perfect example of Insider Trading. The issue of the crime of Insider Trading is forthcoming. Now SPS, always in cahoots with other debtors and legal con artists, such as BWW, who alleges a Default exists and threatens legal action. The very interesting, yet concerning portion of this BWW notice is the obvious presence of Perjury.

Perjury is defined as the crime of *willfully and knowingly* making a *false statement* about a material fact while under oath. An act of committing such a crime: testimony full of perjuries. The perjury is heightened when the previous claimed amount in the July 22, letter demanded \$843,706.78, and the August 12, letter demanded \$587,937.22.

The consumer is not surprised by these illegal criminal acts, these types of creative amounts goes hand in hand with the artistry of the counterfeit instruments, assignment. This business as usual for criminals who has destroyed the economy.

⁴Now looks to evade liability, pay for its destruction of wealth of many Americans, avoid taxes, payment, return, of assets, moneys, account proceeds due the consumer, principal. BWW is the perfect example of how the federal government, Consumer Financial Protection Bureau, FTC, US Justice Department, and other agencies has, and must do more, to prosecute criminals such as SPS and BWW.

⁴ To the extent applicable, the Statute of Limitation for Maryland is three (3) Years, yet SPS and BWW; s illegal collection activities are long past even the States statute.

BWW, also styles its letter to the consumer, as a “**Verification of Debt**”, this language derived squarely from federal law, FDCPA, §1692g(a). “Verification” is defined as a *sworn statement* attesting to the truth of the facts in a document. A sworn statement attesting that a pleading is true to the best of one's knowledge.

BWW's sworn statement is in fact perjury. BWW, knows that any response to the United States of America, consumer, federal agency, entity is presumed to be under oath. BWW is of course familiar with declarations, affidavits and sworn statements to a federal entity, agent, or the continental United States. BWW states under oath that the original “Lender” is Bear Stearns Residential Mortgage Corporation, which is false. Bear Stearns was merely a loan originator, organization as defined in Regulation Z, §1026.36(f), where consumer is the individual loan originator and secured credit, principal.

But these facts are absolutely known to such a savvy legal practitioner like BWW, who earns a living deceiving Americans, into paying manufactured, fabricated, counterfeit, home (office) made foreign instruments using the consumer private property. Now, BWW alleges the unpaid principal balance of \$587,937.22.

This unpaid principal amount would be due the consumer, principal who funded the account with the asset deposits. Even if a legitimate Mortgage existed, the principal amounts due are the sole property, assets of the principal, *consumer*. BWW issues a clear physical threat to force upon the consumer, additional legal actions, including a common pseudo described legal action called “Foreclosure”.

The term "Foreclosure Sale" is defined as, the actual forced sale of real property at a public auction. The term Foreclosure is thus a "misnomer", while Asset Forfeiture is the real crime being committed against the *consumer*.

The prefix "fore" means earlier in order of occurrence, former. They key is if there is any such thing as a Foreclosure, only the true Lender, consumer, principal, can perform such an action.

An agent, creditor, or other fiduciary of a principal, consumer could not seize in manner assets, property belonging to its principal. The assets are the property of its creator, maker, consumer. For these reasons, any *legitimate* creditor, which in this case, are none of the impersonators involved here. If such agent of the principal was in possession of assets, instrumentality belonging to the consumer. Then seizes those assets, property, accounts, otherwise conceals, transfers, assigns those assets without authorization of the principal.

This criminal act is called criminal Conversion and Asset Forfeiture. A person subject to Asset Forfeiture is a form of confiscation of assets by the state.⁵ Then seizes those assets, property, accounts,

⁵ The **principal-agent problem**, in political science and economics, (also known as agency dilemma or the agency problem) occurs when one person or entity (the "agent") is able to make decisions on behalf of, or that impact, another person or entity: the "principal".^[1] This dilemma exists in circumstances where agents are motivated to act in their own best interests, which are contrary to those of their principals, and is an example of moral hazard.

Common examples of this relationship include corporate management (agent) and shareholders (principal), or politicians (agent) and voters (principal). Consider a legal client (the principal) wondering whether their lawyer (the agent) is recommending protracted legal proceedings because it is truly necessary for the client's well-being, or because it will generate income for the lawyer. In fact the problem can arise in

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otherwise conceals, transfers, assigns those assets without authorization of the principal. This criminal act is called criminal Conversion and Asset Forfeiture. A person subject to Asset Forfeiture is a form of confiscation of assets by the state.

It typically applies to the alleged proceeds or instruments of crime. This applies, but is not limited, to terrorist activities, drug related crimes, and other criminal and even civil offenses. Some jurisdictions specifically use the term "confiscation" instead of forfeiture.

The purpose of asset forfeiture is to disrupt criminal activity by confiscating assets that potentially could have been beneficial to the individual or organization. Unfortunately, for BWB and SPS, others, Asset Forfeiture implies a *crime* was committed by the principal, *consumer*. §1692(e)(7)

Such disablement, dispossession of a consumer's assets, real property, other, even a mere dollar is a crime under Conversion, and the FDCPA, §1692(f)(6)(a)(b)(c)(8).

Furthermore, threats of debt collection being masqueraded as a bogus Foreclosure, violates several passages of the consumer commercial Bible, the FDCPA, §1692e(6)(9)(11)(14).

As to BWB's criminal acts of perjury, false statements, tampering, fabricating a claim against the estate, property of a consumer, false claims, and other crimes of providing a false statement, counterfeit

almost any context where one party is being paid by another to do something where the agent has a small or nonexistent share in the outcome, whether in formal employment or a negotiated deal such as paying for household jobs or car repairs.

instrument for payment. Title 18, §USC, is replete with statutes that fit perfectly into these crimes.

Deceivingly, this cabal of debtor attorneys has just as many accomplices involved qualifying its actions under the RICO Statute. The names of these criminals impersonating Trustee's is a long one. The deceptive and misrepresentation of the terms Trustee implies an existing contractual relationship ongoing with the consumer. Of course it also implies a authentic Trust agreement to which the consumer would be the beneficiary. However sufficient facts show BWW and its cabal of legal thieves want to continue its Grand Theft, Asset Forfeiture, Seizure of the consumers private, personal property it has no interest at all in.

The Trust scam BWW engages in is common practice at its principal place of business and the consumer has alerted federal authorities to investigate how much counterfeit, fabricated currency BWW is in possession of. If in fact this was an authentic Trust arrangement, BWW would not be able to ignore the beneficiary, or any other trust capacity. There is no Trust, and BWW is fully liable for impersonation, subject to all criminal and civil consequences for its knowing, willful illegal unlawful acts.

BWW attempted to impersonate the United States by acting as if it was vouched for, bonded, affiliated with the United States. By portraying, implying that it is a competent witness to a consumer transaction. That it has no genuine evidence of, or sufficient genuine evidence, supported by firsthand knowledge it can testify to. §1692e(1). BWW even admits this fact, by in its letter referring to hearsay

documents in a county, and elsewhere. BWW engages in these types of illegal schemes and scams against American Consumers statewide.

CONSUMER FINANCIAL PROTECTION BUREAU

A record of the consumers Administrative and Private Right of Action to judicially and without the need to file suit, dispose of, terminate, discharge any debtor was memorialized by the filing of a case with the CFPB. The Case No's are, #170123-000868 and #170123-000869.

This competent judicial court has Judicial Review, 28 USC§702, §703, §704, power to ratify the acts of a consumer, who has supreme authority recognized by the US Supreme Court and the Congress.

BWW recently filed another debt collection action in the Circuit Court for Prince George County on November 29, 2016 after it was ordered to Cease and Desist all collection activity in compliance with federal, international laws. The consumer will be removing that debt collection from those non-judicial proceedings to this competent judicial court for ratification of immediate dismissal. The consumer *sui juris* has the power to dispose of such action, however BWW and SPS's has sought comfort in its foreign place of residence and inhabitation, incompetent *state* courts. The Circuit Court where BWW and SPS filed the debt collection action lacks jurisdiction.

The state debt collection court acts as a sort of pawn shop for stolen identities, counterfeit foreign instruments, which is then laundered by the state court. The colony (state court) is where members of like species all conspire against the consumer. This competent court along with the

consumer, has additional authority to exercise Injunctive Relief codified in 15 USC§1692 *et, al* which parrots such Fed. Rule §65, and §57. The consumer already enjoys injunctive and declaratory relief codified in the FDCPA, amongst others, §1692(c)(c)(1) and other subsections.

This Court must merely enforce, ratify, the Order & Decree, Judgment which will be issued forthwith within this Enforcement Action. 28 USC§2283, §1692k(a)(1)(3)(b)(1). Such Order and Judgment will include a request for this court to issue a type of Writ of Replevin. (see, Fed.Rule §64) The Replevin, will advise the court to order the US Marshall to seize, confiscate from any of the defendants, other parties. Any and all consumer accounts, assets, money, notes, instruments, personal data, and any other documents regarding the consumer's identity, personal property.

ORDER, CONSENT DECREE, MONETARY JUDGMENT & INJUNCTION

The consumer, Cameron Jefferson, who also can be deemed an entity, instrumentality of the United States as defined in 28 USC§3002(15), whom as well is a foreign state, defined in 3002(14) being one of the several states.

FINDINGS

1. The consumer and this duly constituted court has jurisdiction over this matter and the debtor defendant(s), respondent(s).
2. This federal Enforcement Action charges that the above-named debtor defendant(s) are liable to the consumer for actual damages sustained due to illegal behavior and conduct. Some of which are criminal

in nature and posed, poses a significant risk to further physical and economic harm to the consumer, family, household.

3. A consumers unalienable secured rights, such as those expressly written in the federal Constitution, Bill of Rights, are codified in the federal consumer financial laws. The Fair Debt Collection Practices Act, Truth in Lending Act, Regulation Z, Fair Credit Reporting Act, were enacted by the Congress for the protection of the People, Consumers. Such federal laws are written specifically to empower consumers to regulate, govern, adjudicate privately. (private right of action)

4. In this respect the consumer acts as its own independent foreign tribunal without the judicial oversight unless under the following conditions.

5. One, an action is filed against the consumer in accordance with the provisions set forth in 15 USC§1692i, or a consumer seeks the assistance of a competent federal court for Judicial Review for enforcement of its Judgment in the form of actual damages sustained by its debtors. The consumer has sought redress in this federal court to enforce its secured rights afforded by the Constitution(s) and federal statutes.

6. Based on the facts contained herein by the consumer, foreign court, it is clear the defendants are debt collectors (debtors) to the consumer and thus the principal has the right to levy claims for any illegal act, conduct, behavior or breach of laws that governs its behavior.

DECREE

The Consumer Decrees, Orders and enters Judgment as follows;

1. Pursuant to §1692c(c)(1), the alleged debt erroneously claimed by debt collectors BWW Law Group LLC, Select Portfolio Services (“SPS”) and other unknown third parties, are hereby terminated, (discharged) with prejudice.

2. SPS and BWW has ten (10) business days to return to the consumer all principal amounts due as to each of the foreign instruments referred to, credit application, Note and Mortgage. The amounts of each of those instruments are \$546,400.00 (times three) which should be in a consumer account bearing the name and identity of the consumer.

3. SPS and BWW will have ten days to remove, otherwise delete any and all public listings bearing the consumers identity, name, consumer transactions, records or files it no right to possession of without direct consent from the consumer. Including any pending non-judicial state, other actions, and any file, record, instruments contained in any county recorder’s office.

4. SPS and BWW will turn over the consumer within five days, all records, files, instruments, copies, documents relating to any transaction, authentic or not to either this court or the consumer. SPS and BWW will also within ten days, contact both the Federal Trade Commission regarding the criminal Identity Theft case still open, as well respond completely and truthfully to Consumer Financial Protection Bureau’s open case. These two federal agencies and the pending cases must be satisfied per its individual standards and practices.

5. SPS and BWW have been found and liable for multiple violations of federal, international and constitutional laws codified in, amongst other laws, Fair Debt Collection Practices Act, 15 USC§1692 *et al.* The consumer enters Judgment in accordance with §1692k(a)(1), (3)(b)(1) for a pattern and practice of intentional, extensive, non-compliance toward the consumer. This provision of the FDCPA is punitive in nature.⁶

6. The Judgment amount for actual damages are \$4.4 Million Dollars (four million four hundred thousand dollars) per defendant debt collector, payable in lawful money of the United States. The Judgment amount is hereby due as of the first notice and demand issued to SPS and BWW on August 8, 2015.

7. To extent any lien was “given” by the consumer to secure the transaction to the original agent of the consumer, Bear Stearns Residential Mortgage Corporation, such voluntary lien by the consumer is hereby extinguished, terminate and released by the consumer.

8. SPS and BWW will provide within ten days a complete consummation of the consumer transaction, especially and including a payoff from the secondary transaction, securitization, Structured Asset Mortgage Investments II, Bear Sterns Mortgage Trust Funding 2006-AR4. The consumer never knowingly authorized any wire transfer of its

⁶ SPS and BWW and “debtors” as defined in 28 USC§3002(4) and the “debt” owed is described in §3002(3). The Judgment is defined in §3002(8) and is a “prejudgment remedy” defined in §3002(11) to a consumer, person defined in §3002(10) regarding property of the consumer described in §3002(12). Additionally, the consumer federal Social Security Account was used which is an instrumentality of the United States defined in 28 USC§3002(14).

instruments to any third party. This extra-consumer transaction did not benefit the consumer, as such the consumer is entitled to compensation for the profit in this transaction.

9. Should the debtors SPS and BWB not provide a complete sworn verification of these amounts, consummation within ten days a full accounting. The consumer will assess actual damages at \$4.4 Million Dollars, in addition to the above damages.

10. When a debtor obtains verification, and provides validation of a debt, or multiple debts, §1692h, it must provide an accounting of all debts, principals of each instrument(s) contained within the consumer account. Being that there is only one account for three or more transactions, to provide only the portion of debt a debtor desires and not all transactions due the consumer, is unavailing. Furthermore, it is a deceptive practice, misrepresentation, evasion, omitting known facts which are, or should be known to a debtor, creditor alike.

11. SPS and BWB will also provide an accounting to the consumer within ten days of all loans made to the county, city in the form of commercial taxes paid it is not entitled to pay since the consumer is not engaged in commerce. SPS and BWB are subject to federal taxes for its commercial activities and no evidence exists that BWB and SPS has paid any taxes to the federal government for use of the consumer's foreign instruments.

12. Any further use of the consumer federal Social Security Account and Number shall constitute additional crimes under 42 USC§408, Bank and Wire Fraud crimes and embezzlement. A report has

been filed with the Secretary of the Treasury, Home Land Security and the US Postal Service.

13. Debtors must provide the exact banking institution the consumers assets are being held in and the account number of such account. Further, the debtors will provide its Internal Revenue Service EIN number for tax reporting purposes.

14. The debtors will provide evidence to consumer and this court that it has paid all taxes required. The consumer is not a resident, inhabitant, of Prince George county, city, neither citizen of the State of Maryland,

15. SPS and BWW are liable for all expenses, costs, attorney's, labor, time, of the consumer over the past three (3) years of enduring debtor's harassment. Those actual damages are set forth at \$250,000.00.

16. The Judgment amounts decreed are deemed an Order under 3-§103, Uniform Commercial Code. The judgment is also defined in 28 USC§3002(8) and will be deemed a Lien, attachment, upon SPS and BWW, all personal assets, property, personal, corporate, parent companies, subsidiaries, account, held within, without the United States.

17. The consumer and this court shall retain jurisdiction of this matter for purposes of enforcement of this Decree and Judgment.

DONE AND ORDERED in Maryland on this January 24, 2016.

By: 

Cameron Jefferson,
Consumer & Consul

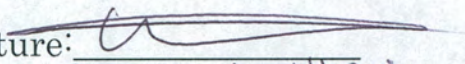
[26]

CONSUMER ENFORCEMENT ACTION
CONSENT ORDER & JUDGMENT

State of Maryland, County of Prince George. Subscribed and affirmed before me on this January 24, 2017, day, by Cameron Jefferson who proved to me on the basis of satisfactory evidence to be the person who appeared before me.

(SEAL)

Notary Signature:


Chanese Matthews

